

COMMERCE GENERAL ARCHITECTURE

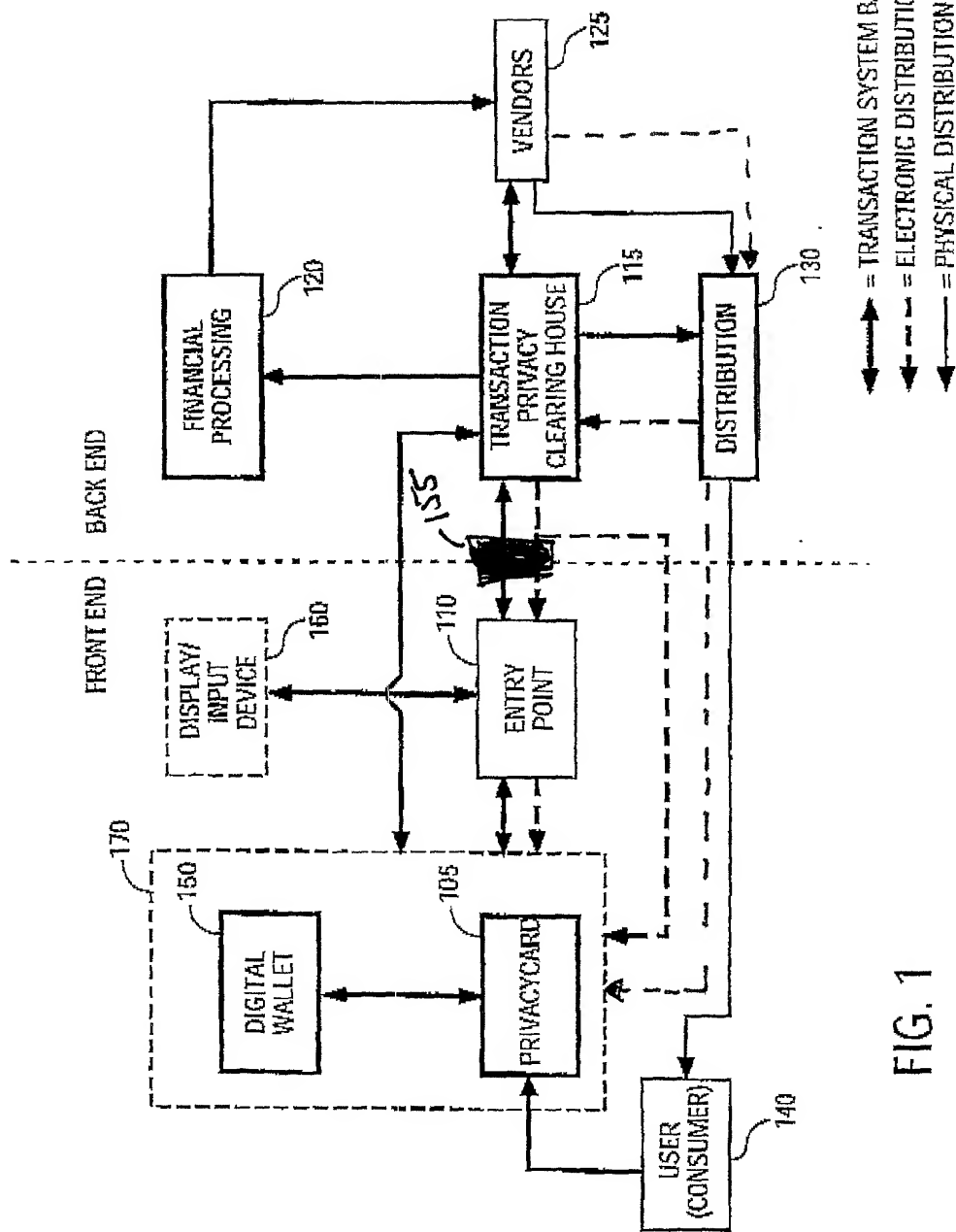


FIG. 1

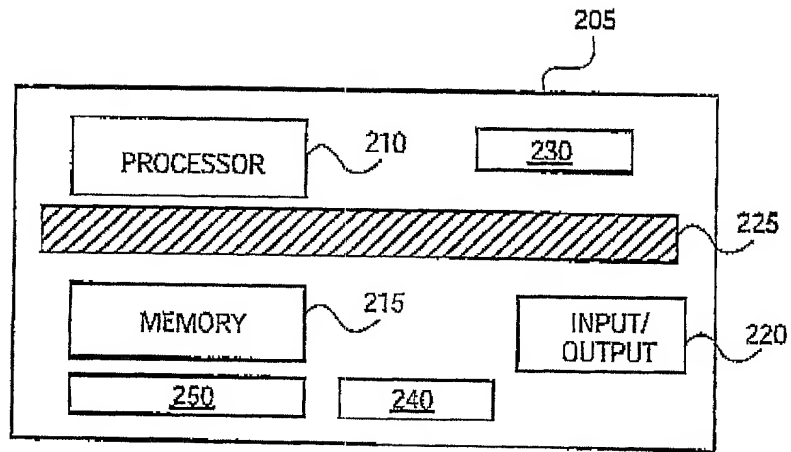


FIG. 2

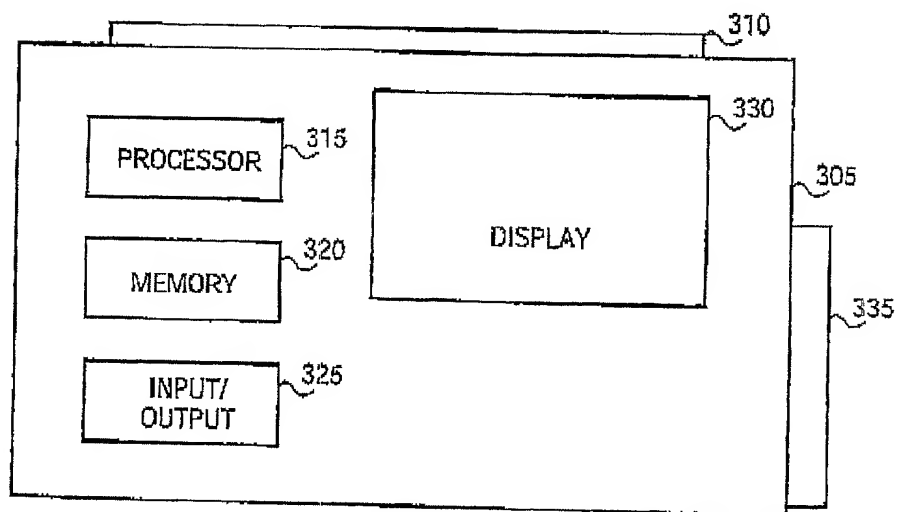


FIG. 3

Commerce General Architecture - POS Terminal:

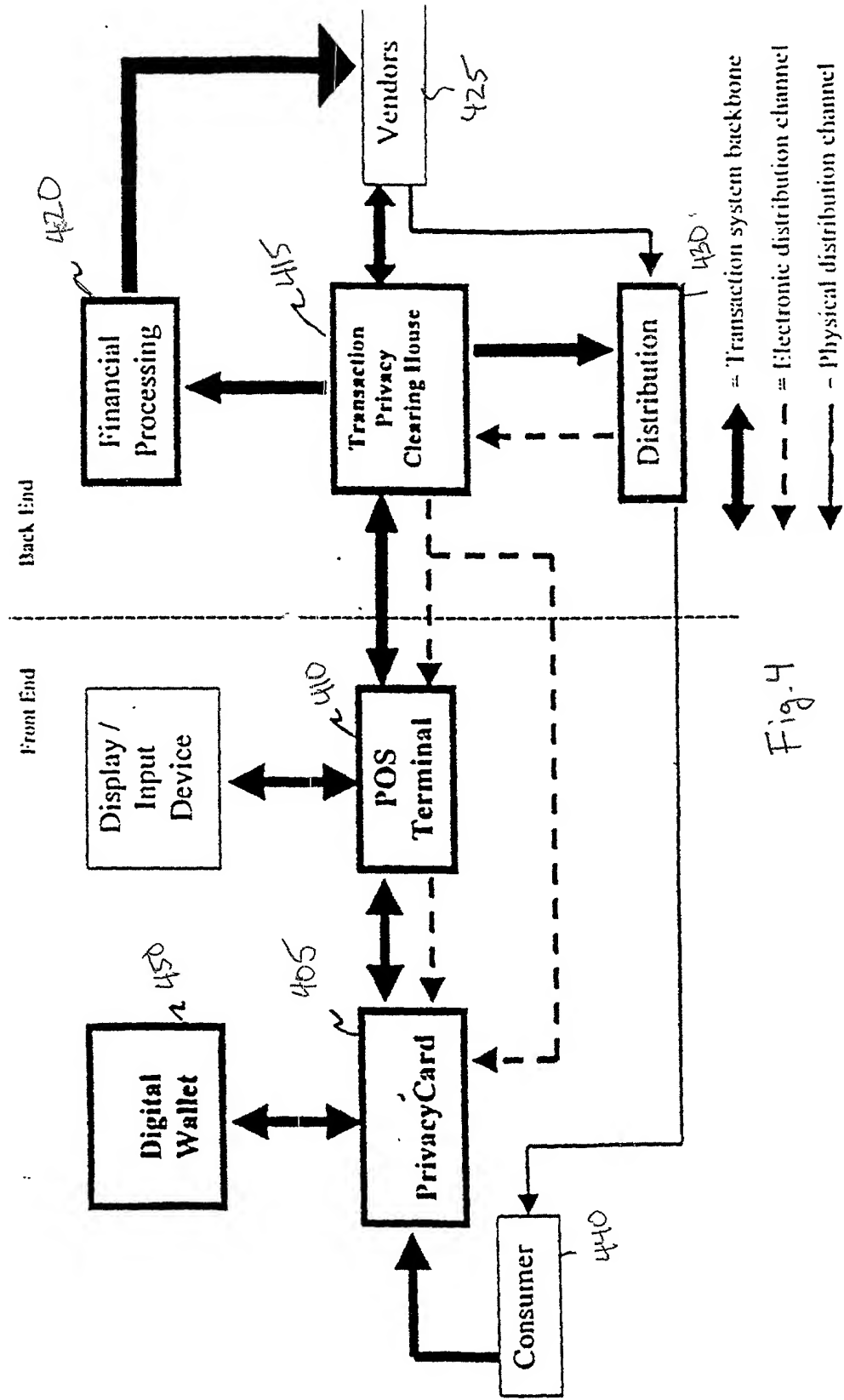
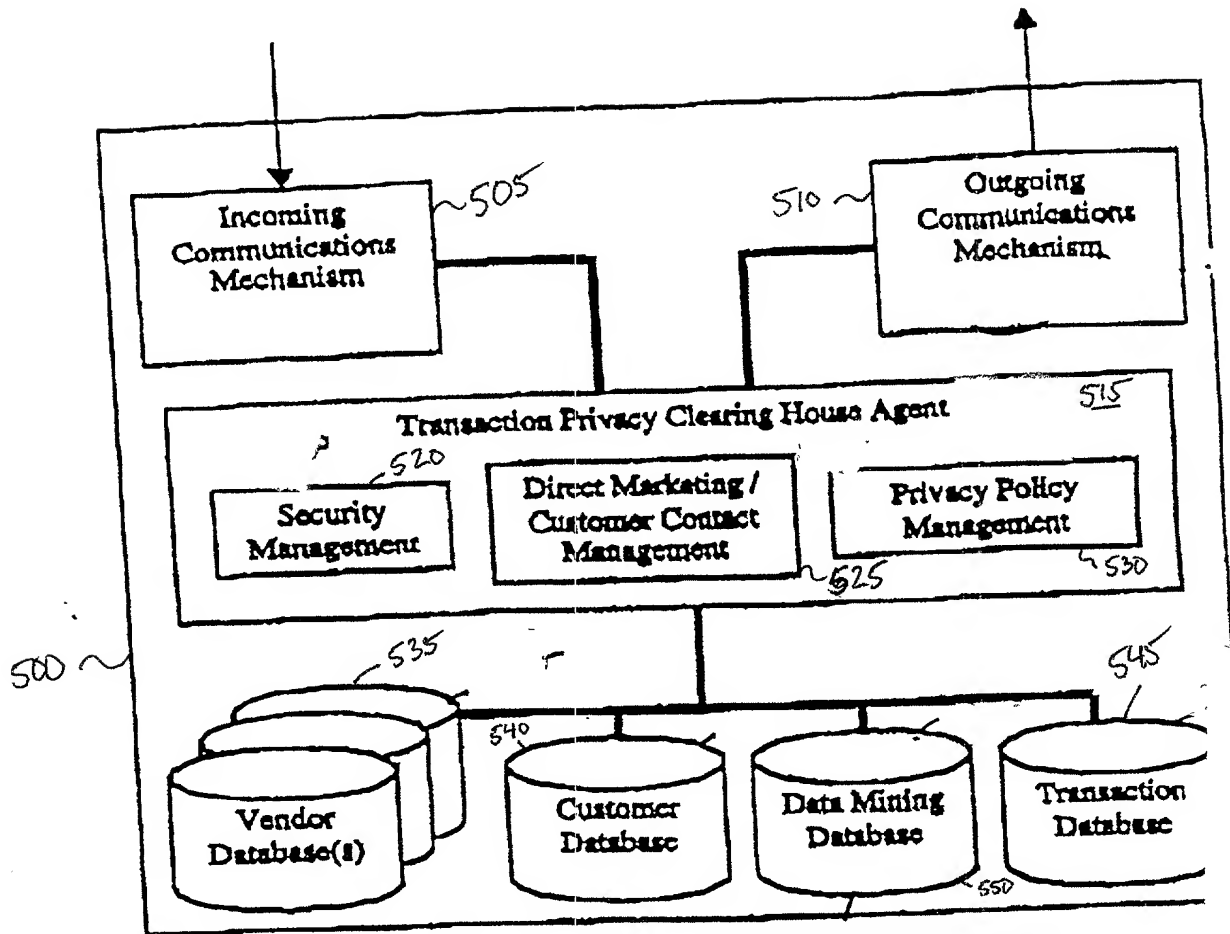


Fig. 4



Transaction Privacy Clearing House: Major Components

Figure 5

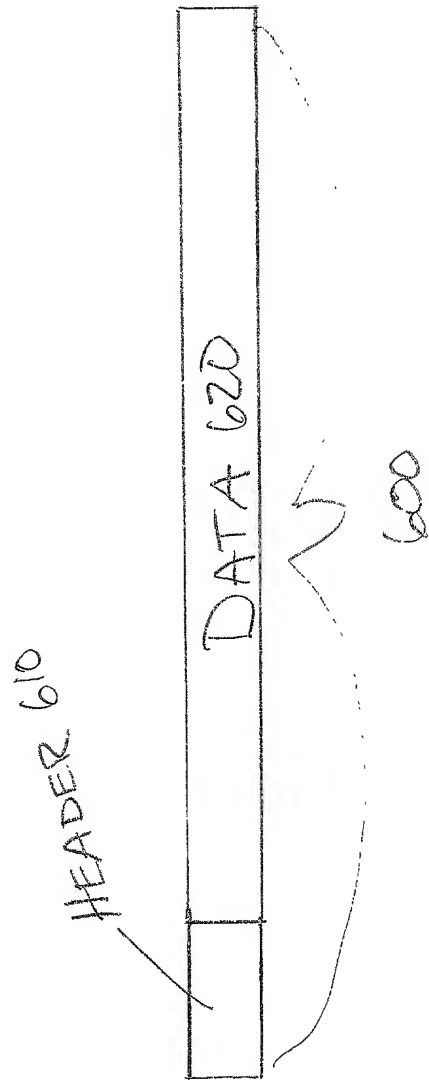


Fig. 6

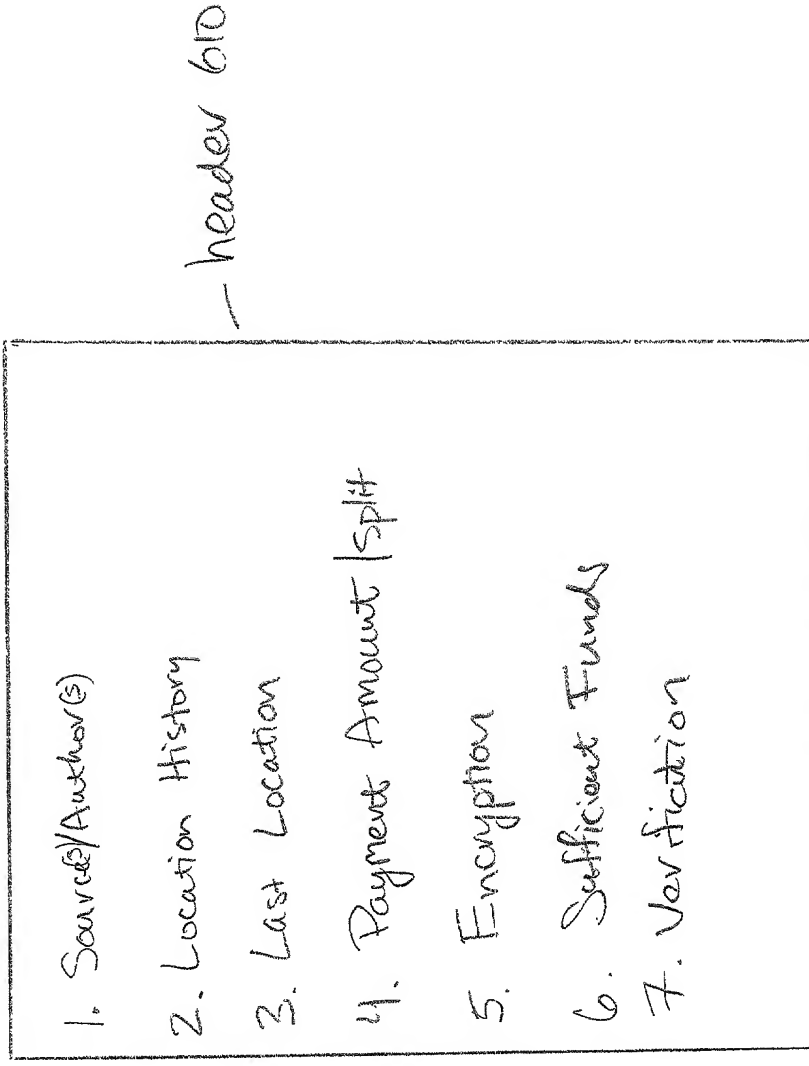


Fig. 7

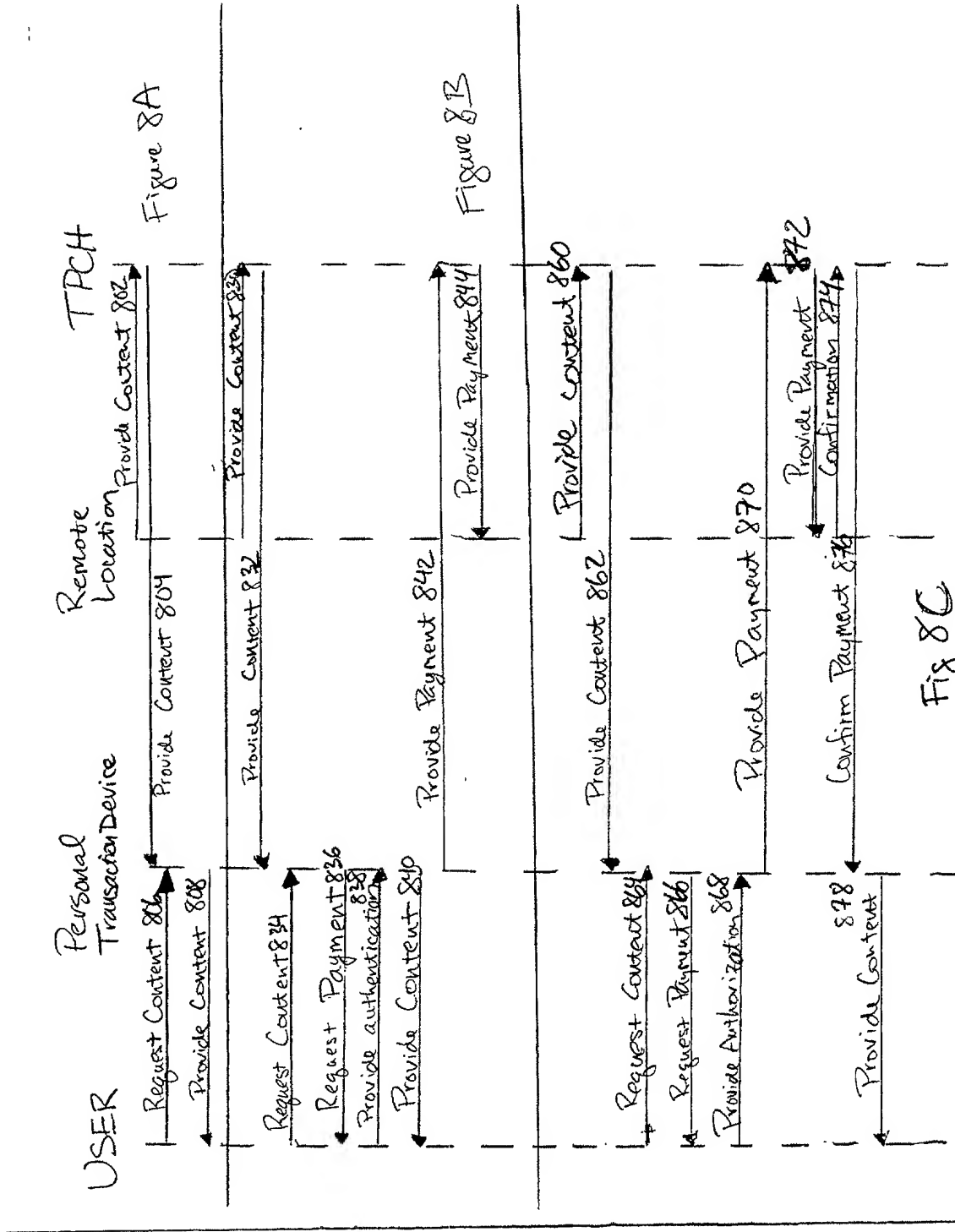


Fig 8C

Personal Transaction Device #2

TPCH

Remote Location

Personal Transaction Device #1

USER

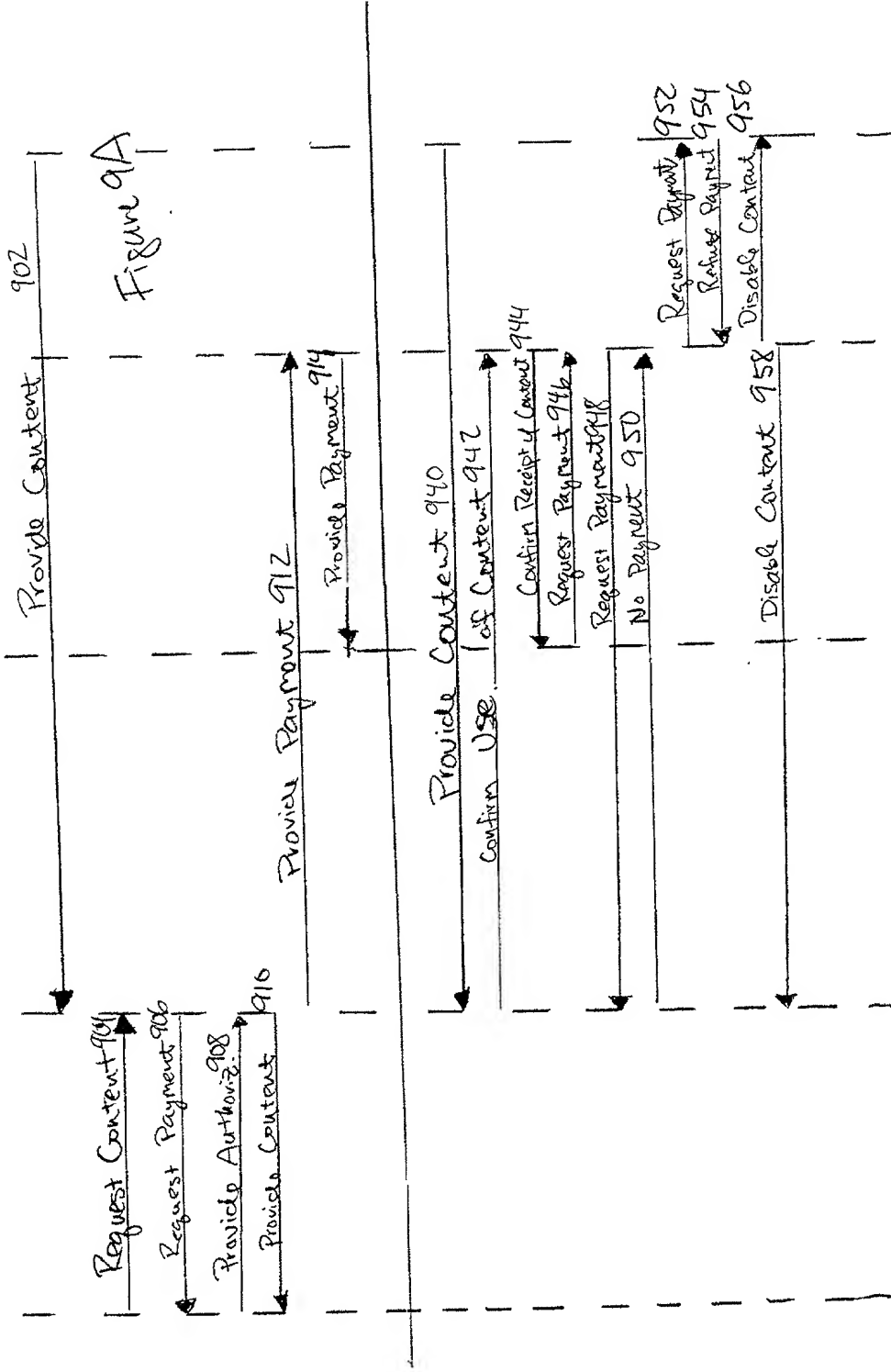


Figure 9A

Fig. 9B

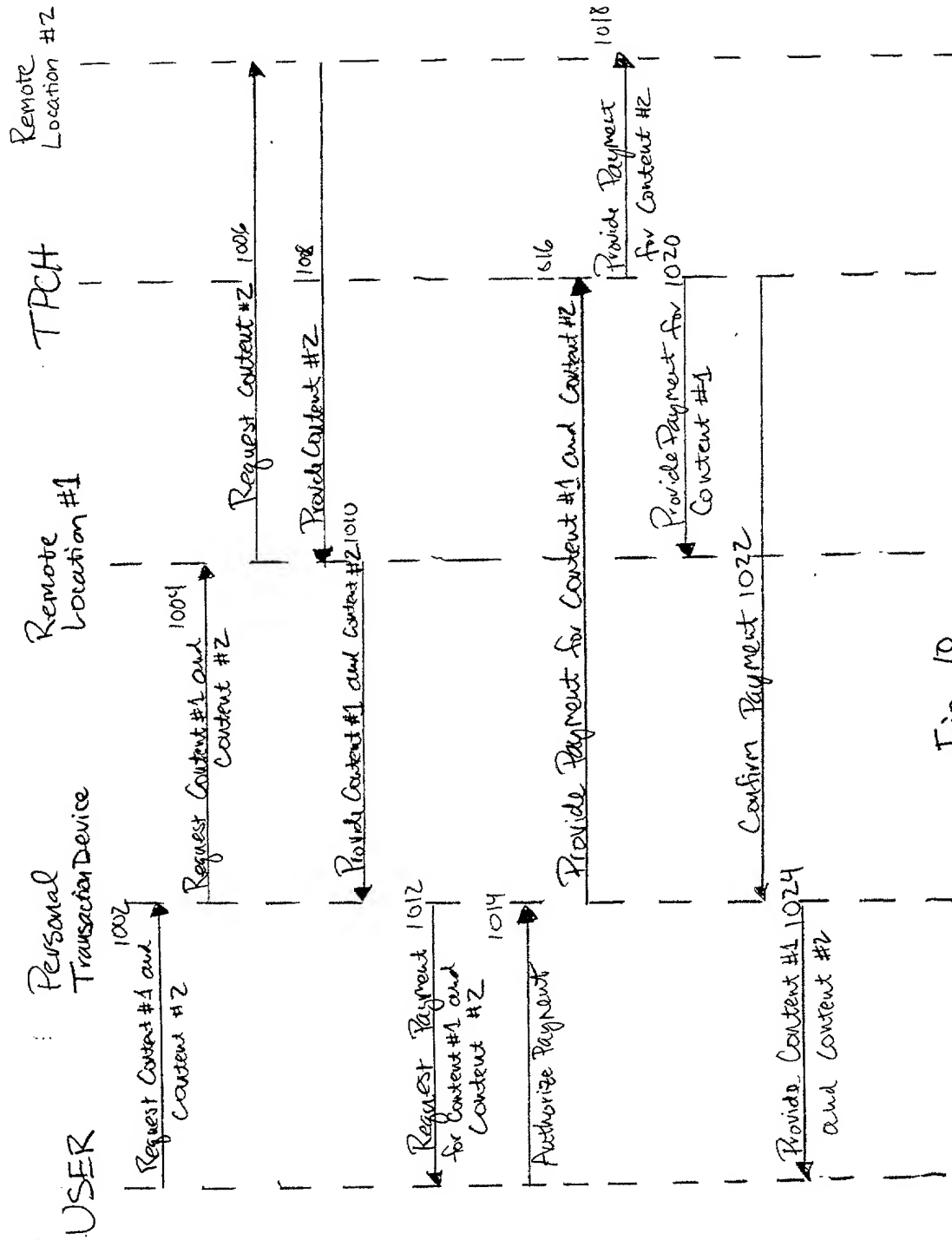


Fig. 10